

FINANCIAL MESSAGE

Plan for your future: Think about protecting your assets

Can you care for yourself in the event that you suffer from a disabling illness or injury?

Long Term Care (LTC) insurance helps pay for a wide range of personal care, health care and social services for people who can no longer care for themselves. This type of care is not covered under health insurance benefits. LTC insurance benefits provide assistance with normal activities of daily living, such as eating, dressing or bathing if you are disabled or have a chronic illness. It will also provide assistance if you have a serious cognitive disorder such as Alzheimer's disease. It provides a daily benefit to help offset the costs associated with custodial care.

More than half of the U.S. population will need long term care at some point in their lives.
Americans for Long Term Care Security website, 2004

Three reasons why you should purchase Aetna Group Long Term Care Insurance

- **It's affordable.** Your group rate can save you money over the cost of an individual policy. And your rate is fixed through the life of the policy, based on your age at enrollment—the earlier you elect Long Term Care coverage, the lower your premium will be.
- **It's smart.** When you assess the potential financial and emotional impact of a disabling illness or injury on your loved ones, you simply can't afford to not have adequate Long Term Care insurance as part of your personal financial plan.
- **It's guaranteed.** If you are an eligible active employee and you enroll during the special enrollment period you will not have to answer any medical questions.

**To learn more about Aetna's Group Long Term Care Insurance plan,
please visit www.aetna.com/group/idaho
or call 1-877-298-0645 to speak with an Aetna LTC specialist
Monday through Friday from 6 a.m. – 6 p.m. Mountain Time**

The State of Idaho is sponsoring a group long term care insurance plan underwritten by Aetna Life Insurance Company. For rates and more information, please review the Outline of Coverage document. Once you enroll for coverage, you will receive a Certificate of Coverage, which will specify in more detail the terms of this service reimbursement plan.